SAM II HR/Payroll Deduction and Benefit Plan Effective Dating Optional Life Insurance

	OPTIONAL LIFE IN	SURANCE COVERAGE - Fire	st Pay Period in Mon	EFFECTIVE DATING EXAMPLES					
	EMPLOYEE START DATE	BENEFIT - DEDUCTION	COVERAGE	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	
Descrip- tion	1st - 15th	Coverage is effective w/ employee's start date. Premiums are paid in the	Effective with the employee's			Normal deduction to be 1/2 of the monthly premium.	Normal deduction to be 1/2 of the monthly premium.	Normal deduction to be 1/2 of the monthly premium.	
Example		MISC Monthly Premium \$20 Effec. 5/3/01	May Coverage		\$10 deduction for 2nd half of		Check Date July 15, 2001 \$10 deduction for 2nd half of June coverage.	Check Date July 31, 2001 \$10 deduction for 1st half of July coverage.	

	OPTIONAL LIFE INSURANCE COVERAGE - Second Pay Period in N			EFFECTIVE DATING EXAMPLES					
	EMPLOYEE START DATE	BENEFIT - DEDUCTION	COVERAGE	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	PAY DATE AND ACTIONS	
Descrip tion	16th - 31st	MISC Coverage is effective w/ employee's start date. Premiums are paid in the month of coverage according to pay period.	MISC Effective with the employee's appointment date. Deduction is taken from the check for the pay period for which the employee is covered	MISC Eff w/ Emp. Start Date to establish deduction and expiration date of 12-31.	Normal deduction to be 1/2 of the monthly premium.	Normal deduction to be 1/2 of the monthly premium.	Normal deduction to be 1/2 of the monthly premium.		
Example	05/17/2001	MISC Monthly Premuium \$20 Eff. 5/17/01 Coverage is effective w/ employee's start date. Premiums are paid in the month of coverage.	May Coverage	Check Date June 15, 2001 \$10 deduction for 2nd half of May coverage. Wasn't employed during 1st half of month.		Check Date July 15, 2001 Will have \$10 deduction for 2nd half of June coverage.	Check Date July 31, 2001 Will have \$10 deduction for 1st half of July coverage. Deduction Help.3	ls Optional Life 02/14/2002	